

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re: Sherry L. Perez,
Debtor.

Case No. 17-00796-swd
Chapter 13

**ORDER GRANTING MOTION TO PERMIT EXECUTION AND
RECORDING OF MORTGAGE NOTE AND LIEN**

At session of said Court, held in and for said District, at the United States Bankruptcy Court, One Division Avenue, Grand Rapids, Michigan.

PRESENT: Honorable Scott W. Dales
Chief United States Bankruptcy Judge

THIS MATTER having coming before the Court on *Motion to Apply for Funds from Step Forward Michigan*, and the Court having read and reviewed same and being otherwise fully advised in the premises,

IT IS THEREFORE ORDERED that the Debtor is permitted to accept Hardest Hit Funds® assistance that will be paid directly to the mortgage lender.

IT IS FURTHER ORDERED that Debtor shall be permitted to execute the MHA Note which will have a 0% interest rate, require no payments, and the principal amount of assistance is forgivable over a five-year (5) term at 20% per year. During that time, any non-forgiven portion of the principal is due only if there is a transfer of the property or if the property ceases to be the homeowner's principal residence.

IT IS FURTHER ORDERED that Debtor is permitted to execute and record a MHA Mortgage Lien on his/her principal residence.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall continue to disburse to the mortgagee the regular ongoing mortgage payments while the debtor(s) applies for funds from MHA to cure their arrears.

IT IS FURTHER ORDERED The Chapter 13 Trustee will continue to disburse payments on pre- and/or post-petition mortgage arrears while the debtor(s) applies for funds from MHA.

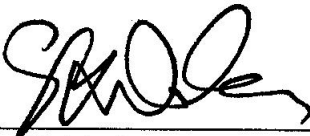
IT IS FURTHER ORDERED that an amended plan will be filed to reflect the acceptance by the Michigan Hardest Hit Homeowners program which clarifies that the mortgage arrears have been paid via said program and the date that the mortgage is contractually due.

END OF ORDER

IT IS SO ORDERED.

Dated March 6, 2020





Scott W. Dales
United States Bankruptcy Judge